

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 13-43697 – KHS

SHANE L OLSON-HOFFMAN
1716 8 AVE S
ST CLOUD, MN 56301

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-9861

ALICIAJEAN NICOLE OLSON
1716 8 AVE S
ST CLOUD, MN 56301

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-6756

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtors in the above case are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/20/13

Kathleen H Sanberg
United States Bankruptcy Judge

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| NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on November 20, 2013 Lori Vosejpka Clerk, United States Bankruptcy Court By: lynne Deputy Clerk |
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Minnesota

In re:
SHANE L OLSON-HOFFMAN
ALICIAJEAN NICOLE OLSON
Debtors

Case No. 13-43697-KHS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-4

User: lynne
Form ID: mmbdsc7

Page 1 of 2
Total Noticed: 45

Date Rcvd: Nov 20, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2013.

db/jdb
smg
cr
+SHANE L OLSON-HOFFMAN, ALICIAJEAN NICOLE OLSON, 1716 8 AVE S, ST CLOUD, MN 56301-5716
+United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
+Bank of America N.A., c/o Daniel M. Duffek, 55 East 5th St Suite 800,
St Paul, MN 55101-1718
60405753 BANK OF AMERICA, PO BOX 650070, DALLAS, Texas 75265-0070
60405757 CENTURY LINK, C/O INTEGRITY SOLUTION SERVICES, PO BOX, OVERLAND PARK, Kansas 66221-0230
60405758 +CREDIT ACCEPTANCE, PO BOX 55000, DETROIT, Michigan 48255-0001
60405759 CREDIT ACCEPTANCE CORP, 25505 W 12 MILE RD, SOUTHFIELD MI 48037,
60405761 +CREDIT MANAGEMENT, 17070 DALLAS PKWY, DALLAS, Texas 75248-1950
60405763 +DOJO KARATE, 19122 FREEPORT ST, ELK RIVER, Minnesota 55330-1264
60429523 +EICH MOTORS, 1931 W DIVISION ST, ST CLOUD MN 56301-3970
60405764 +GLOBAL PAYMENTS CHECK, 6215 W HOWARD ST, NILES, Illinois 60714-3403
60405765 +LAURA TRIPICIANO, 160 3 AVE W STE 200, FOLEY, Minnesota 56329-4534
60431025 +LAURA TRIPICIANO, PO BOX 851, ST CLOUD MN 56302-0851
60429520 LKQ JOHN'S AUTO PARTS, 10306 CENTRAL AVE NE, BLAINE MN 55434
60405766 MN DEPARTMENT OF REVENUE, SPECIAL ACTIONS, 551 BANKRUPTCY SECTION,, ST PAUL, Minnesota 55164
60405767 +NCO, PO BOX 17280, WILMINGTON, Delaware 19850-7280
60405769 PETERSON FRAM & BERGMAN, 55 E 5 ST STE 800, ST PAUL, Minnesota 55101-1718
60405770 +PINNACLE CREDIT SERVICE, PO BOX 640, HOPKINS, Minnesota 55343-0640
60405771 +PLEASURELAND INC, PO BOX 669, ST CLOUD, Minnesota 56302-0669
60405772 SALLIE MAE, PO BOX 9532, WILKES BARRE PA 18773-9532,
60405773 SPRINT, C/O ALLIED INTERSTATE, PO BOX 361474, COLUMBUS, Ohio 43236-1474
60489076 +ST CLOUD PUBLIC UTILITIES SPECIAL ASSESSMENT, 400 2ND ST S, ST CLOUD MN 56301-3622
60489075 +STELLER RECOVERY, 1327 HWY 2 W STE 100, KALISPELL MT 59901-3413
60452835 US DEPARTMENT OF EDUCATION, PO BOX 530260, ATLANTA GA 30353-0260
60405775 US DEPARTMENT OF EDUCATION, PO BOX 4222, IOWA CITY, Iowa 52244
60429524 +VERIZON WIRELESS BKY ADMIN, 500 TECHNOLOGY DR STE 550, WELDON SPRING MO 63304-2225
60405776 VERN MEYER, DBA DELCOR RESOURCES, 116 OAK LAANE STE, HUTCHINSON, Minnesota 55350
60429522 WEST ASSET MANAGEMENT, PO BOX 790113, ST LOUIS MO 63179-0113
60429521 +XCEL EVERGY BANKRUPTCY DEPT, 1518 CHESTNUT AVE, MINNEAPOLIS MN 55403-1232

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg
+EDI: MINNDEPREV.COM Nov 20 2013 22:28:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg
+E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Nov 20 2013 22:35:10 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60405750 +E-mail/Text: courtney@advantagecollections.com Nov 20 2013 22:35:10
ADVANTAGE BILLING COLLECTIONS, PO BOX 353, CAMBRIDGE, Minnesota 55008-0353
60429519 E-mail/Text: tpaasonen@affinityplus.org Nov 20 2013 22:36:09
AFFINITY PLUS FEDERAL CREDIT UNION, 95 SHERBURNE AVE BOX 64569, ST PAUL MN 55164-0569
60439565 +EDI: ATLASACQU.COM Nov 20 2013 22:28:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
60405754 +E-mail/Text: bankruptcy@caavps.com Nov 20 2013 22:36:02 CALVARY PORTFOLIO,
500 SUMMIT LAKE DR STE 4A, VALHALLA, New York 10595-2323
60429518 EDI: CAPITALONE.COM Nov 20 2013 22:28:00 CAPITAL ONE, PO BOX 60599,
CITY OF INDUSTRY CA 91716-0599
60405755 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Nov 20 2013 22:36:28
CAPITAL ONE AUTO FINANCE, 3905 DALLAS PARKWAY, PLANO, Texas 75093-7892
60443839 +EDI: PINNACLE.COM Nov 20 2013 22:28:00 CENTURY LINK, C/O INTEGRITY SOLUTION SERVICES,
PO BOX 7230, OVERLAND KS 66207-0230
60405760 +EDI: CCS.COM Nov 20 2013 22:28:00 CREDIT COLLECTIONS, PO BOX 9134,
NEEDHAM, Massachusetts 02494-9134
60443838 +EDI: CMIGROUP.COM Nov 20 2013 22:28:00 CREDIT MANAGEMENT, 4200 INTERNATIONAL PARKWAY,
CARROLLTON TX 75007-1912
60405762 +EDI: CREDPROT.COM Nov 20 2013 22:28:00 CREDIT PROTECTION, PO BOX 802068,
DALLAS, Texas 75380-2068
60431024 +EDI: MINNDEPREV.COM Nov 20 2013 22:28:00 MN DEPARTMENT OF REVENUE, SPECIAL ACTIONS,
551 BANKRUPTCY SECTION, PO BOX 6447, ST PAUL MN 55106
60405768 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 20 2013 22:35:54 NCO FINANCIAL,
PO BOX 15636, WILMINGTON, Delaware 19850-5636
60461704 EDI: NEXTEL.COM Nov 20 2013 22:28:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,
Overland Park KS 66207-0949
60405774 EDI: AISTMBL.COM Nov 20 2013 22:28:00 TMOBILE, PO BOX 742596, CINCINNATI, Ohio 45274-2596
TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

60405751 AFFINITY PLUS FEDERAL CREDIT UNION, 95 SHERBURNE AVE BOX 64569, ST PAUL MN 5
60405752 AUTO TUNE
60405756 CAPITAL ONE BANK

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2013 at the address(es) listed below:

Daniel M Duffek on behalf of Creditor Bank of America N.A. bky@pfb-pa.com
J. Richard Stermer rstermer@stermerlaw.com, mn21@ecfcbis.com
Robert Kalenda on behalf of Joint Debtor ALICIAJEAN NICOLE OLSON theresa@kalendalaw.com
Robert Kalenda on behalf of Debtor SHANE L OLSON-HOFFMAN theresa@kalendalaw.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 5